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ABSTRACT

The last decade has seen an increase in the number of organized pre-retirement planning programs. An exploratory model for examining such programs utilizes Warren's division of the community into five sectors to provide a conceptual community framework by which pre-retirement development can be analyzed. In the first sector, Production-Distribution-Consumption, pre-retirement planning programs appear to be more prevalent than in other sectors, i.e., companies and industries have developed pre-retirement programs for their employees. In the Socialization sector, pre-retirement programs have developed primarily through continuing education courses. Pre-retirement programs are included in the Social Control sector when the federal government has subsidized programs. The fourth sector, Social Participation, includes opportunities for individuals to participate in various community groups. The final sector, Mutual Support, includes health and welfare services; pre-retirement planning is infrequent in this sector because of its focus on crisis intervention. Major areas of pre-retirement needing further research involve studying program ideologies, examining the effect of research on existing and developing programs, and analyzing specific attitudinal resistance by non-participants. (NRB)

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PRE-RETIREMENT PLANNING: EXPECTED IMPLICATIONS FOR PARTICIPANTS IN PROGRAMS WITH VARYING IDEOLOGIES

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

INTRODUCTION

Within the past decade and a half public services have become more available to the nation's elderly. With the passage of the Older Americans Act of 1965, a number of programs have received increased attention and utilization. The general public is now familiar with "Meals on Wheels" programs and senior citizen's centers. Nursing home payments have also flourished with the passage of Medicare and Medicaid legislation, also in 1965. Over 30 percent of the total federal budget (including Social Security) is now spent on benefits and programs for America's elderly.

As the proportion of elderly in the population increases, national leaders are beginning to realize three things: (1) these vast allocations of financial resources to the elderly are quite costly and perhaps unaffordable at their present and projected future levels; (2) these allocations do not necessarily develop the capacity within the individual to assume responsibility for himself; rather, the emphasis is put on a more collective level, such as institutions; and, finally, (3) these programs may not be the total answer to dealing with the elderly's problems; perhaps more resources should be committed to prevention and early diagnosis of problems through structured awareness building and information dissemination.

The last decade has seen an increase in the number of organized pre-retirement planning programs. These programs usually involve groups of employees dealing with issues of retirement and aging. Typical topics include health care, financial planning, estate planning, and use of leisure time.

Many deal with housing and relocation, attitude and lifestyle adjustment. The length of time for programs typically varies from 10 to 20 hours with a mean near 16. It is intriguing to examine these programs in light of the areas already discussed: costs, institutional level of impact, and application of services to correct problems. Rather than being costly, they are relatively inexpensive to administer. They have not generally developed as the result of federally funded initiatives but rather have grown as a result of private, individual initiatives. Although public funds have sometimes been used in creating and researching some programs, developmental efforts have come from a broad cross-section of national life - usually individuals working without benefit of much public subsidy. Finally, retirement planning programs are preventive in nature since they examine aging issues before problems actually occur in the life cycle. Data show large proportions of Americans unprepared for retirement changes. Participants become aware of health, income and other issues so they are at least somewhat prepared for deficits when they occur and for opportunities they might have overlooked.

PURPOSE

The purpose of this poster presentation is to examine briefly four previously unasked questions: (1) Where are pre-retirement planning programs located in society, as defined by Warren's 1978 community theory? (2) What are the ideologies of programs in each of Warren's five locality-relevant functions? How and why do they differ from one another? (3) What is the relationship between these ideologies and social gerontological theory? (4) What are the implications for participants of programs with varying ideologies?

PREVIOUS RESEARCH

Pre-retirement planning programs have not been the focus of abundant gerontological research, nor have they received much theoretical insight. In its August, 1980 publication "Special Report on Aging, 1980", the National Institute on Aging did not mention pre-retirement planning research in its Social and Behavioral Research Program. Indeed, the Gerontological Society, until this Annual Scientific Meeting, has not often seen pre-retirement planning as a subject deserving much attention. Recently in Washington, D.C., the Administration on Aging has begun to recognize that research funding in the area of retirement planning was important enough to consider for its Requests for Proposals. Private foundations are following suit.

Over the past decade, both the level of gerontological and geriatric research and the level of retirement planning programs have increased significantly. But the two have not always progressed together. Some individuals who were informally surveyed believe there has to be a "critical mass" before a topic becomes popular enough to research. If retirement planning continues to grow, it will surely reach such a threshold.

Woodrow Hunter is generally credited with being first to develop programs for individuals to plan for their retirement. Although he has written many works, his 1973 book of retirement themes and short stories is probably his best known work. Decades ago he realized that the group counseling method was more beneficial than working solely with individuals as many employee counselors do. Much of his pioneering work still is used today.

Two gerontologists are responsible for major theoretical contributions to retirement planning programs. Following are brief descriptions of their analysis of process. Vincent Manion (1976) has categorized retirement

planning programs into four groups: Coping, Perspective, Pedagogical, and T-Group. Coping programs focus on the more negative aspects of retirement life through the use of lectures and visual materials. Perspective programs are usually problem-oriented and provide techniques to avoid or reduce the problems of retirement. Pedagogical programs use experts in specific fields for general information. T-group programs focus on group interactions and are concerned with motivations and individual aspirations of individuals.

Virginia Boyack (1975), another academician/practitioner, developed an eclectic teaching model after comparing group counseling, lecture-discussion, and information media models. There were significant reported differences in attitudes, behavior change, and growth in information between the three models. She found each of the three models to have its own value: (1) The group counseling approach indicated the greatest degree of positive change on attitudinal and behavioral variables; (2) The lecture-discussion approach indicated the greatest information growth; and (3) The information-media approach indicated the greatest degree of change in one financial information variable.

Glamser (1975), Ash (1966), Bolton (1976), and Thorson (1976) have all conducted a variety of programmatic evaluations. Glamser compared the group discussion technique with individual briefings. Using a control group, he collected data prior to the program and one month after the program and found that the group program produced more "feelings of preparedness" and "reduced uncertainty about the future" than the briefings. Ash compared retirees who had participated in formal retirement planning sessions with a matched group who had not been involved in such sessions. Before retirement, the experimental group was more favorably disposed toward retirement life than

the control group, and after three years of retirement, it retained a higher sense of purpose than the group which had not participated in the program.

Bolton evaluated a program and reported that 74 percent of the participants thought it was useful and 94 percent were favorably disposed to the group process method used. Thorson's program presented lectures by experts via videotape and panel discussions both of which were followed by focused group discussions. Evaluation data showed that participants considered the group discussion aspect to be the most beneficial.

In conclusion, the state of the art of retirement planning research is closely related to that of retirement planning programs as a whole: it is still early in the development stages. More research will certainly be conducted in the near future as programs expand.

As this paper will demonstrate, programs encompass a variety of topics, teaching styles and methods, session formats, locations, sponsors, and ideologies. The methodology used in this presentation is based largely on direct personal observation of a number of programs as well as asking for observations from program leaders, participants and content analysis of program materials. Its drawbacks include all those which can be levied against any analysis which is so limited. However, it is hoped that readers familiar with retirement planning programs will help to validate or reverse the major tenets of this exploration study. A mail-in sheet and envelope are provided.

WARREN'S LOCALITY-RELEVANT FUNCTIONS OF THE COMMUNITY

A Structural Functionalist approach is used to identify locations of pre-retirement planning programs in contemporary society and to analyze what unstated program motives and values exist in programs at those locations.

As the analysis shows, there are sharp distinctions in many of the ideologies.

Warren (1978) provides a suitable conceptual framework of the community to analyze pre-retirement development using a conventional sociological structural-functional perspective. He divides the community into five sectors: Production-Distribution-Consumption, Socialization, Social Control, Social Participation, and Mutual Support. The level of analysis is on the clusters or organizations and their interactions. Although this paper does not use Warren's theory to the fullest extent, it is possible to further compare the five functions to ties to local community people, similar local units, and to extra-community systems. A brief summary follows:

Production-Distribution-Consumption

This community function provides organizations of both systems and individuals to produce, distribute, and consume goods. A society must provide an opportunity structure for remunerative work and for goods to be available for purchase. Contemporary society is marked by a high division of labor, promoting not only greater production but a wider array of consumables. The function is highly organized along vertical hierarchal lines, although examples of horizontal organized lines such as Chamber of Commerce chapters do exist.

Although it is difficult to tally, pre-retirement planning programs appear to be more predominant in the business sector than in Warren's other four functions. Companies and industries which have developed programs tend to place their personnel/benefits administration staff with responsibilities for program development. These institutions tend to be large, complex, highly profitable and may have a large proportion of older employees. A number belong to the International Society of Pre-Retirement Planners, (ISPP), a horizontal organized group of company personnel specialists.

Socialization:

This function deals with learning knowledge, values, and behavior patterns for appropriate social roles. The two major components include the family and the school or university in the community. Schools are organized vertically by the federalization of programs, by purchasing agreements with publishers and suppliers, and by curriculum development at state levels. The predominant horizontal organization is manifested by the election of local school boards and university trustees.

Pre-retirement planning programs exist in the socialization sector primarily through continuing education courses and university training seminars. Continuing education reaches employees whose companies do not sponsor programs or prefer not to attend them. The university programs train staff who go back to other universities or into the other four locality-relevant functions.

Social Control:

The purpose of the social control function is to influence behavior so that it falls within norms, either by internal controls or by external coercive controls. Government is traditionally given this responsibility at various levels. Whether by sanctions such as police and courts or by other means such as water supply and fire protection, control is the major responsibility. This function is organized vertically through federalization of many programs, such as income transfers like Social Security, where only the individual determination of eligibility function is localized. The payment is generated from a site which is not local. Others have a strong horizontal organization, such as the many local municipalities which use federal law enforcement money. Pre-retirement planning programs are included under social control in the public sector where the federal government has subsidized some

research in pre-retirement planning, prints "guidelines" for programs, and offers "experts" to help conduct some programs. Nutritionists, benefits payments administrators, and law enforcement officers volunteer or receive honorariums for their presentations. Furthermore, many city, state, and federal agencies now conduct their own in-house pre-retirement programs for their own employees.

The control function is served indirectly in the above examples but there are some who are concerned that retirement planning programs in the future may be used for regulating the elderly rather than for their development. While such an ideology may be unfathomable, there are many historic precedents where well-intentioned programs tended to serve their creators rather than their expected users. Many believe that Social Security was started to move older people out of the work force more than it was to assist them financially in retirement. The Food Stamp program, many believe, was implemented to use up food surpluses of the farmers. The stated purpose was to provide for the nutritional needs of the poor.

Social Participation:

The fourth locality-relevant function allows individuals opportunity to associate and participate in groups, in both the primary and secondary senses. Voluntary organizations are a familiar component of social participation and include economic, planning, housing, education, fraternal, and recreation groups. Cultural, health, and religious voluntary groups also abound.

Warren uses the church as the prime example of a social participation institution. It is vertically structured by "the official doctrines and policies of the denomination, channeled into the local church through denominational

meetings, publications, pronouncements and through the clergy," but it is influenced horizontally by "local religious sentiments and traditions as they interact with other aspects of organized activities. These local influences are brought to bear on the minister through the community's power structure.

Mutual Support:

The fifth and final conceptual function that Warren uses is Mutual Support. Mutual Support is a subcomponent of the other four because it tries to plug their gaps, i.e., where individual and family crises present needs that are not otherwise satisfied. Examples are illness, economic need, or marital discord. Over the past three decades this function has developed to such a point that there is now a clear and distinct "health and welfare" field. Legal services, health care, and social service agencies can also fall under this category. Some local units for performance of social welfare are the public, tax-supported agencies such as welfare offices and mental health clinics.

These organizations are usually influenced equally by vertical and horizontal spheres. Although they may have to deal with federal guidelines they usually have a reasonably flexible program allowing for community differences.

Pre-retirement planning programs in this sector are not as frequent because they tend to be more crisis oriented and interested in service to individuals. Pre-retirement planning, by its very nature, attempts to be preventive and concentrates on helping the individual to develop as much of his own resources as possible.

Brief descriptions of examples of programs located in all five of Warren's locality relevant functions are located in the left column of the charts on Pages 11 through 16.

IDEOLOGIES

Past research data, although limited, and the structural functional framework of Warren provide an adequate starting point for determining basic operating ideologies of the sponsoring organization located in the various locality relevant functions as they relate to retirement. That is, what are some of the organization's perceived motivations, value judgements and organized sets of convictions about retirement, retirees, and retirement planning programs?

We can expect to see the basic ideologies, whether stated or unstated, operationalized when the program is publicized, conducted, and evaluated. The middle column of the five charts and the poster session itself identifies the different sets of ideologies.

A brief analysis is given in the third column of the locus of program control, impact of social gerontological theory and use of gerontologists, and the expected future of programs in each locality relevant function. A summary of implications then follows on page 16.

PRODUCTION-DISTRIBUTION-CONSUMPTION

OBSERVED PROGRAM/ SPONSOR LOCATIONS:	EXPECTED AND OBSERVED IDEOLOGIES:	GENERAL OBSERVATIONS:
Large, profitable, national corporations are more likely to have programs than smaller, less established companies. Sponsors tend to have a broad range of employee benefits and at least an average proportion of employees over age 50. Do not tend to be conducted outside the largest 20 American Cities. These companies usually have skilled and semi-skilled employees with above average levels of seniority and moderate to high influence of unionization. Participants attend on either a voluntary or mandatory basis in last year of work. Evaluations are rarely conducted.	Retirement is typically seen primarily as an economic event. Programs usually emphasize legal and financial planning before other considerations. Many are often as interested in improving corporate images as helping senior employees later become successful retirees. Adaptation of employee to current job is a prime consideration. Underlying emphasis is on maintaining employee morale and individual production until retirement. Programs are treated as an additional company benefit similar to pension plans health insurance, or employee assistance programs. If there is a recorded program philosophy statement, it is usually vaguely written.	Program Control Company personnel specialists, have potentially more ideological control than under any other function but rarely exercise it. They often coordinate a series of expert lecturers. Influence of Gerontology - Does not use either disengagement, activity or exchange theories. Gerontologists are rarely used to conduct more than a few sessions. Future - As programs are considered successful, other companies will also start similar programs. Employers may use them to help employees take early retirement to relieve internal decreased job mobility or develop second careers. Ideologies could change completely in next decade.

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SOCIALIZATION

OBSERVED PROGRAM/ SPONSOR LOCATIONS:	EXPECTED AND OBSERVED IDEOLOGIES:	GENERAL OBSERVATIONS:
The public educational system does little to teach independent life skills for later life. These programs try to fill that void. Programs tend to be located in post-secondary schools such as local junior colleges and universities which offer a variety of other non-credit, continuing education courses. Participants attend on a voluntary basis and have above average levels of self-initiative. They have already done more financial planning than the typical citizens. It is not unusual to have individuals who are ten years away from retirement.	Although usually unstated, retirement is typically viewed as an individual experience with a uniquely personalized set of advantages and disadvantages. Participants are expected to follow through on their own for planning. Participants are relatively free to determine their own personal ideologies and sets of values in preparing for their future lifestyles. Focus is on anticipatory socialization for membership into future and secondary group (retirees) rather than emphasizing present and primary group (employees). Emphasis is put on reducing personal stress at point of transition between work and retirement.	Program Control: Formats vary widely from the use of pre-packaged materials to individually designed, comprehensive programs. Control rests with the individual coordinator/instructor. Influence of Gerontology: Some training packages are designed by individuals with some gerontological background but others are not. Tends toward activity theory with some overlay of exchange theory. Future: Instructors in respected community education courses will be invited to companies to present programs. If they make no ideological adjustments, there is potential conflict.

SOCIAL CONTROL

OBSERVED PROGRAM/ SPONSOR LOCATIONS:	EXPECTED AND OBSERVED IDEOLOGIES:	GENERAL OBSERVATIONS:
Present sponsors are employers of civil servants: local, state and federal governments. Sponsors often work with a high proportion of elderly related services, programs-residential facilities, financial benefits administration, law enforcement, nutrition, and legal services. Programs are broadly available but are not well publicized. Participants attend on a voluntary basis but are relatively unprepared for the realities of retirement.	Ideologies are mixed between emphasis on individual future needs and organizational present needs. Retirement is perceived as a move from a state of independence to a state of dependence. A retiree is seen as one who needs a disproportionately higher number of services. Focus is on knowledge of community resources for accessing income transfer, health, legal, and other programs and understanding their requirements and regulations.	Program Control: Personnel specialists typically coordinate independent lecturers from the public service sector. There is little programmatic or philosophical continuity. Influence of Gerontology: Disengagement theory and its consequent need for support services is a predominant theme. Almost no gerontological knowledge is given. Future: As the proportion of elderly rises the other sectors may adopt this model because of lack of understanding and its relative inexpensiveness. Future emphasis could be to change from developing individual responsibility to processing citizens through a service delivery system.

SOCIAL PARTICIPATION

OBSERVED PROGRAM/ SPONSOR LOCATIONS:	EXPECTED AND OBSERVED IDEOLOGIES:	GENERAL OBSERVATIONS:
Sponsors are usually churches, although civic organizations and other voluntary groups are increasingly interested. Participants volunteer to attend. Their educational levels and other demographic characteristics vary in accordance with the sponsoring group. Relative preparedness for retirement before attending program varies with the individual. Participants sometimes attend up to 10 years in advance. Participants have a high trust in the organization (such as their church) before attending.	Ideologies vary but sponsoring organizations usually value active participation of its older members and want to insure their continued involvement. Topics tend to be comprehensive. Emphasis in on transition to retirement without reduction of voluntary group membership. Retirement is seen as interrupting the pattern of the individual as an employee but not as a member of the sponsoring organization. The organization may try to further the participant's involvement in the organization. Focus is on both primary present socialization (employee) and secondary future socialization (retiree).	Program Control: Highest administrative levels are preparing booklets or slide/tape packages. Ultimate responsibility rests with coordinator/instructor. Experts are used for financial and legal planning portions. Influence of Gerontology: Tends to use activity theory. Some national programs use some of gerontological research in their prepared programs. Church in cities with gerontology centers use professional gerontologists for some program segments. Future: Because participants typically have a greater trust of the motives of their voluntary groups than they do of employers, this sector has a high potential for future development.

MUTUAL SUPPORT

OBSERVED PROGRAM/ SPONSOR LOCATIONS:	EXPECTED AND OBSERVED IDEOLOGIES:	GENERAL OBSERVATIONS:
Sponsors are usually service providers such as community mental health centers and others in a paid support system. Participants are attending voluntarily but as a way of coping with current problems of their retirement: financial, health, social, legal, or other. They are usually older, less personally integrated, and economically poorer than participants in the other four sectors.	Retirement is seen as an event which has caused clients problems and therefore fits in with already existing social services. Program topics vary but center around finances and health. Others deal with "retirement syndrome" depression and role loss. Participants are provided assistance and individual followup counseling after group sessions. Emphasis is placed on coping-integration and plugging gaps in personal deficits-rather than on maximizing potential skill areas. There is usually no recorded philosophy statement about the program.	Program Control: Therapists or program coordinators share responsibility for presentation with the individual speakers. Influence of Gerontology: Disengagement and its consequences is the unstated but prevailing theory. With increasing frequency, the program coordinator have some gerontological training. Future: This sector has the least number of programs and an undetermined future. Because its emphasis is not usually on planning ahead, other sectors may object to programs using the rubric of pre-retirement planning.

IMPLICATIONS FOR PROGRAM PARTICIPANTS

- Based on its broad social support and increasing attention, retirement planning programs appear to definitely have an important role in the future elderly's preparation for retirement.

- Current ideologies differ greatly between programs. Some are thought out and explicit while many go unanalyzed by program leaders. Current ideologies view retirement either as: primarily an economic event; an opportunity or a potential crisis with the individual making the choice; a move from independence to dependence requiring more social support services; an opportunity for getting voluntary organization members more involved, or an event which has already created problems. All ideologies are predictable for the specific social function and its location program.

- Future ideologies will probably be influenced by organizational self-interests as well as contingencies such as levels of inflation and unemployment, the demographic influence of a tight labor market, employee satisfaction attitudes, a higher proportion of employees over 50, and legal requirements such as ERISA and ADEA.

- Participants are likely to complete programs with totally different results because of these varying ideologies and the consequent different set of topics, presenters, and teaching materials.

- Participants rarely have the benefit of professional gerontological research because very few gerontologists are involved with retirement planning programs. In the absence of trained, holistic pre-retirement planning seminar leaders a series of unrelated specialists are used who have little recognition of what should be the overall objectives for program participants. Social and industrial gerontologists are beginning to realize that retirement planning programs are a logical forum for sharing basic gerontological research with citizens who will soon be in a position to use it in their daily lives.

FUTURE RESEARCH NEEDS

At least three major opportunities exist for research in this field: (1) studying program ideologies; (2) studying how current research can impact on current and developing programs; and (3) analyzing specific attitudinal resistance of those individuals who do not participate in programs.

Although this presentation has attempted to define the ideologies present in the five community sectors identified by Warren, it has done so with limited analysis. Through such means as content analysis of program promotions, classroom agendas, and discussion with program leaders, these ideologies can be validated or disproved. Returning the final sheet is a step in this direction.

Many programs are developing which do not use validated data already produced in health, family relations, pension plans, and other data bases. The distinction between gerontology as a pure science and gerontology as an applied area for practitioners may be too tightly drawn. Many gerontologists themselves are unfamiliar with programs for pre-retirement planning.

Of course, program participants themselves are important in evaluating programs. Attitude assessments are important mechanisms for determining program satisfaction. More longitidual studies of effectiveness can be developed, either as independent projects or as components or larger research studies.

What are the specific causes of resistance by the people who choose not to attend planning programs? Some have suggested that it is the denial of the perceived linked association between retirement, aging and death. Others have said that most individuals truly believe they have planned for retirement, and therefore believe such programs are unnecessary. Whatever the answer is, it is presently unknown.

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